

In re:  
Winston J. Banks  
Winston J. Banks  
Debtors

Case No. 17-14799-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: May 05, 2023

User: admin  
Form ID: 138OBJ

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Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 07, 2023:**

Recip ID	Recipient Name and Address
db	Winston J. Banks, 2001 Kinsey Street, Philadelphia, PA 19124-4022
db	#+ Winston J. Banks, Mailing Address, PO BOX 34099, Philadelphia, PA 19101-4099
14642233	+ Andrew Spivack, Brock and Scott, PLLC, Attorneys at Law, 302 Fellowship Road, Suite 130, Mount Laurel, NJ 08054-1218
14536402	+ GREAT AJAX OPERATING PARTNERSHIP, L.P., C/O JILL MANUEL-COUGHILIN, Powers Kim, LLC, Eight Neshaminy Interplex, Suite 215 Trevoise, PA 19053-6980
14537486	+ Gregory Funding LLC, PO Box 25430, Portland, OR 97298-0430
13968513	+ Harvard Collection Services, Inc., 4839 N. Elston Avenue, Chicago, IL 60630-2589
13968514	Jacob Collection Group, LLC, 2623 West Oxford Loop, Oxford, MS 38655-5442
13968515	+ Keystone Collections Group, P.O. Box 519, Irwin, PA 15642-0519
13968516	+ Law Offices of Sherri R. Dicks, P.C., P.O. Box 42251, Philadelphia, PA 19101-2251
13968517	+ Linebarger Goggin Blair & Sampson, LLP, Attn: Rosario Griffo, Esquire, 1600 John F Kennedy Blvd # 910, Philadelphia, PA 19103-2818
13968520	Montgomery Media, c/o 21st Century Media-SF, P.O. Box 430280, Pontiac, MI 48343-0280
13968526	Pennsylvania Department of Revenue, Bureau of Collections and Taxpayer Svcs., P.O. Box 281041, Harrisburg, PA 17128-1041
13968528	Philadelphia Gas Works, P.O. Box 11700, Newark, NJ 07101-4700
13968529	Plaza Recovery, Inc., P.O. Box 18008, Hauppauge, NY 11788-8008
14190891	+ Sharon N. Harvey, Esquire, Harper & Paul Law Firm, 140 Maplewood Avenue, Philadelphia, PA 19144-3307
13968532	+ Split Rock, a/k/a Vacation Charters Ltd., Financial Services Department, P.O. box 547C, Lake Harmony, PA 18624-0820
13968533	Split Rock, 100 Mosevwood Road, Lake Harmony, PA 18624
13968536	++ WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING, ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203 address filed with court:, Wells Fargo Home Mortgage, 8480 Stagecoach Drive, Frederick, MD 21701
14642422	+ Wells Fargo Bank, National Association, C/O ANDREW L. SPIVACK, Brock & Scott, PLLC, 302 Fellowship Road, Ste. 130, Mount Laurel, NJ 08054-1218

TOTAL: 19

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	May 05 2023 23:49:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
13968505	Email/Text: EBNProcessing@afni.com	May 05 2023 23:48:00	AFNI, Inc., 1310 Martin Luther King Drive, P.O. Box 3517, Bloomington, IL 61702-3517
14647054	+ Email/Text: ellie.bulin@gregoryfunding.com	May 05 2023 23:48:00	AJAX MORTGAGE LOAN TRUST 2021, C/O GREGORY FUNDING, LLC, PO BOX 230579, TIGARD, OR 97281-0579
13968506	+ Email/Text: kristin.villneave@allianceoneinc.com		

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		May 05 2023 23:48:00	Alliance One Receivables Management, Inc, 4850 Street Road, Suite 300, Trevose, PA 19053-6643
13968509	Email/Text: megan.harper@phila.gov	May 05 2023 23:49:00	City of Philadelphia, 1515 Arch Street, 15th Floor, Philadelphia, PA 19107
14031981	+ Email/Text: megan.harper@phila.gov	May 05 2023 23:49:00	CITY OF PHILADELPHIA, LAW DEPARTMENT TAX UNIT, BANKRUPTCY GROUP, MSB, 1401 JOHN F. KENNEDY BLVD., 5TH FLOOR, PHILADELPHIA, PA 19102-1640
13968508	+ Email/Text: docs@chaserec.com	May 05 2023 23:49:00	Chase Receivables, Chase #0701524-EA, 1247 Broadway, Sonoma, CA 95476-7503
13968510	Email/Text: documentfiling@lciinc.com	May 05 2023 23:48:00	Comcast, 4008 N. DuPont Highway, New Castle, DE 19720-6320
13968511	+ Email/Text: bankruptcy_notifications@ccsusa.com	May 05 2023 23:49:00	Credit Collection Service, Two Wells Avenue, Newton Center, MA 02459-3225
13968512	Email/Text: reports@halstedfinancial.com	May 05 2023 23:48:00	Halsted Financial Services, LLC, P.O. Box 828, Skokie, IL 60006
13968518	+ Email/Text: bankruptcydpt@mcmcg.com	May 05 2023 23:48:00	Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710
13968519	+ Email/Text: bankruptcydpt@mcmcg.com	May 05 2023 23:48:00	Midland Funding LLC, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
14615514	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 05 2023 23:50:46	National Auto Finance Company, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
13967793	Email/Text: ally@ebn.phinsolutions.com	May 05 2023 23:48:00	National Auto Finance Company, PO Box 130424, Roseville MN 55113-0004
13968522	^ MEBN	May 05 2023 23:42:47	Northstar Location Services, LLC, 4285 Genesee St., Cheektowaga, NY 14225-1943
13968523	+ Email/Text: BKEBN-Notifications@ocwen.com	May 05 2023 23:48:00	Ocwen Loan Servicing, LLC, 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409-6493
13968525	Email/Text: bankruptcygroup@peco-energy.com	May 05 2023 23:48:00	PECO, P.O. Box 37629, Philadelphia, PA 19101-0629
14009010	+ Email/Text: bankruptcygroup@peco-energy.com	May 05 2023 23:48:00	PECO Energy Company, 2301 Market Street, S4-1, Philadelphia, PA 19103-1380
14642234	+ Email/Text: BKEBN-Notifications@ocwen.com	May 05 2023 23:48:00	PHH Mortgage Corporation, Attn Bankruptcy Department, PO Box 24605, West Palm Beach, FL 33416-4605
13953077	+ Email/PDF: rmscedi@recoverycorp.com	May 05 2023 23:50:48	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
13966784	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 05 2023 23:48:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946
13968527	Email/Text: megan.harper@phila.gov	May 05 2023 23:49:00	Philadelphia Department of Revenue, Attn: Water Revenue Customer Service Di, 1401 John F. Kennedy Blvd., Philadelphia, PA 19102-1663
13968530	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	May 05 2023 23:48:00	SLS - Specialized Loan Servicing, 8742 Lucent Boulevard, Suite 300, Littleton, CO 80129-2386
13968531	Email/Text: bankruptcy@sw-credit.com	May 05 2023 23:48:00	Southwest Credit, 4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958
14221808	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	May 05 2023 23:48:00	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
13958327	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	May 05 2023 23:48:00	U.S. Bank National Association Trustee (See 410),

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c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

13968534 Email/Text: bkelectronicnotices@usaa.com

May 05 2023 23:48:00

USAA Federal Savings Bank, Attn: Bankruptcy Department, 10750 McDermott Freeway, San Antonio, TX 78288-9876

13978511 + Email/Text: bncmail@w-legal.com

May 05 2023 23:48:00

USAA Federal Savings Bank, C/O Weinstein &amp; Riley, PS, 2001 Western Ave Suite 400, Seattle, WA 98121-3132

14005061 Email/PDF: ebn\_ais@aisinfo.com

May 05 2023 23:50:11

Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838

14030469 Email/Text: BKEBN-Notifications@ocwen.com

May 05 2023 23:48:00

Wells Fargo Bank, N.A., et al, c/o Ocwen Loan Servicing, LLC, Attn: Bankruptcy Dept., P.O. Box 24605, West Palm Beach, FL 33416-4605

TOTAL: 30

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14190890	*+	Law Offices of Sherri R. Dicks, P.C., P.O. Box 42251, Philadelphia, PA 19101-2251
14524176	*+	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
14030470	*	Wells Fargo Bank, N.A., et al, c/o Ocwen Loan Servicing, LLC, Attn: Bankruptcy Dept., P.O. Box 24605, West Palm Beach, FL 33416-4605
13968507	##+	Allied Interstate, LLC, P.O. Box 361477, Columbus, OH 43236-1477
13968521	##+	Nations Recovery Center, Inc., 6491 Peachtree Industrial Blvd., Atlanta, GA 30360-2100
13968524	##	PCS - Professional Credit Service, P.O. Box 87940, Vancouver, WA 98687-7940
13968535	##	Van Ru Credit Corporation, 8550 Ulmertown Road, Suite 225, Largo, FL 33771-5351

TOTAL: 0 Undeliverable, 4 Duplicate, 4 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 07, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 5, 2023 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor Wells Fargo Bank National Association as Trustee for Option One Mortgage Loan Trust 2006-1, Asset-Backed Certificates, Series 2006-1 andrew.spivack@brockandscott.com, wbecf@brockandscott.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor PROF-2013-S3 Legal Title Trust by U.S. Bank National Association, as Legal Title Trustee bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
HARRY B. REESE	on behalf of Creditor AJAX MORTGAGE LOAN TRUST 2021 - A BY U.S. BANK NATIONAL ASSOCIATION, AS

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INDENTURE TRUSTEE bankruptcy@powerskirn.com

JACK K. MILLER

on behalf of Trustee WILLIAM C. MILLER Esq. philaecf@gmail.com, ecfemails@ph13trustee.com

JEROME B. BLANK

on behalf of Creditor Wells Fargo Bank National Association As Trustee et al jblank@pincuslaw.com

JILL MANUEL-COUGHLINE

on behalf of Creditor GREAT AJAX OPERATING PARTNERSHIP L.P. bankruptcy@powerskirn.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

KENNETH E. WEST

on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com

LISA CANCANON

on behalf of Creditor USAA Federal Savings Bank LisaC@w-legal.com Llombardi06@law.du.edu

MARIO J. HANYON

on behalf of Creditor Wells Fargo Bank National Association As Trustee et al wbecf@brockandscott.com,  
mario.hanyon@brockandscott.com

PAMELA ELCHERT THURMOND

on behalf of Creditor City of Philadelphia pamelathurmond@phila.gov edelyne.jean-baptiste@phila.gov

ROBERT J. DAVIDOW

on behalf of Creditor Wells Fargo Bank National Association As Trustee et al robert.davidow@phelanhallinan.com

SHERRI DICKS

on behalf of Debtor Winston J. Banks shrdlaw@hotmail.com shrdlaw@outlook.com

SHERRI DICKS

on behalf of Attorney Sherri Dicks shrdlaw@hotmail.com shrdlaw@outlook.com

THOMAS SONG

on behalf of Creditor Wells Fargo Bank National Association As Trustee et al tomysong0@gmail.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 16

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: Winston J. Banks  
Debtor(s)

Case No: 17-14799-amc  
Chapter: 13

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***NOTICE OF DEADLINE TO OBJECT TO DISCHARGE***

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 5/5/23